



Financial Information



270-809-4227 or 800-272-4678 ext. 5
msu.bursar@murraystate.edu

POLICIES AND PROCEDURES

Costs	20
TDT /TS2son	

American Veterans Waivers

Financial Assistance	21-23
Satisfactory Academic Progress (SAP)	
Student Employment	
Undergraduate Scholarships	
Graduate Assistantships	

Residency Reclassification	24
----------------------------	----

Residency Fee Policy	24-28
----------------------	-------

Veterans Affairs	28-29
Military Federal Tuition Assistance	
Military and VA Related Absences	

fees, room and board in accordance with the of cial

- Federal Supplemental Educational Opportunity Grant
- Federal Work-Study (part-time employment)
- Kentucky Educational Excellence Scholarship (KEES)
- KHEAA Scholarships
- Nursing Student Loan
- Scholarship
- TEACH Grant
- University Student Employment (part-time employment)

A student should begin by completing the **Free Application for Federal Student Aid (FAFSA)** at fafsa.gov. Application forms and information concerning loans, grants, student employment, and scholarships may be obtained from the Financial Aid Office, 500 Sparks Hall or from www.murraystate.edu/students/undergraduate/payingforcollege/fas/financialaid/financialaidforms.

Financial Aid Satisfactory Academic Progress (SAP)

This policy applies to all students even if you are not receiving financial aid for the period currently being monitored.

The Department of Education and the Commonwealth of Kentucky each require you to meet Satisfactory Academic Progress (SAP) requirements in order to maintain eligibility for federal and state loans and grants. Failure to meet the standards as discussed below could lead to loss of eligibility for both federal and state financial assistance.

Students who are not meeting the Financial Aid Policy will be notified via Murray State University email and can review their status in the Financial Aid tab within their myGate account.

How SAP is Determined

Qualitative and Quantitative requirements for SAP include:

- A minimum cumulative grade point average (GPA) (earned at Murray State University and all transferred credits)
- A maximum amount of time allowed to complete all degree requirements
- A minimum percentage of completed hours earned

Qualitative Standard - Minimum GPA

The minimum cumulative GPA requirements for Murray State University (as shown in the chart below) are determined by the number of credit hours you have completed. Once the academic probationary period leads to academic suspension, you will also be suspended for financial aid.

GPA Hours Completed	Cumulative GPA
1 - 32	1.50
33 - 64	1.70
65 - 79	1.90
80 or more	2.00

Quantitative Standard - Maximum Timeframe

The longest time you can take to complete your degree is 1½ times the length of the published program length as shown below.

Degree Type	Published Program Length (Hours)	Maximum At Completed Hours
Associate	60	90
Baccalaureate	120	180
Post-Baccalaureate seeking an Associate ¹	180	270
Post-Baccalaureate seeking a Baccalaureate ¹	240	360
Graduate/Master's	36	54
Doctoral	79	119

¹These hours reflect first baccalaureate completed hours.

Completion Rate

You must earn a minimum of 67% of the total number of hours you have attempted during your respective undergraduate and/or graduate career. To determine if you are meeting this requirement, multiply the total cumulative hours you have attempted times .67 (.665 or above will be rounded up to .67.)

Example:

95 cumulative hours x .67 = requirement of 64 hours earned

Actions impacting course completion when calculating attempted and earned hours:

Act on	Counts Toward Attempted	Counts Toward Earned
Audited, Withdrawn or Incomplete course	Yes	No
Transfer or Remedial course	Yes	Yes
Repeat or Non-degree related course	Yes	Yes ¹

¹Only the last time attempted

Semester Withdrawal

More than two (2) official academic and/or administrative withdrawals from a semester while attending Murray State University will prevent you from meeting SAP.

Additional Information

- Complete requirements remain the same if major is changed.
- Financial Aid reviews SAP at the end of each spring semester and covers the preceding summer, fall, and spring terms.
- Financial Aid SAP requirements are not the same as the Academic Suspension rules – each requires a separate appeal process. Refer to the *Registration and Academic Records* chapter or the Office of the Registrar website for the Academic Suspension Appeal Policy.
- You may review your SAP status in the Financial Aid tab within myGate account.

Impact of Not Meeting SAP

Failure to meet any of the SAP requirements will result in a Financial Aid Suspension and make you ineligible to receive any additional federal or state financial aid.

Official notice of suspension will be sent to you via your Murray State University email address.

What to Do if You are Suspended

-If this is a recurring illness or other health issue, provide a statement explaining what has changed to enable you to perform better going forward.

-Additional documentation if there is a change in medication for recurring illness which addresses your ability to improve performance.

Severe Personal or Family Problems

- Death of immediate family member (parent/guardian, sibling, child, spouse)
- Divorce
- Accident
- Incarceration

Documentation Needed

-Death certificate or copy of obituary and documentation reflecting family connection.

-Divorce decree or letter confirming separation from an objective third party (representative of the court, pastor, counselor, social worker, etc.).

-Copy of police report.

-If accident resulting in injury, official documentation from medical provider reflecting confirmed diagnosis and dates of illness or injury.

-Court documentation reflecting period of incarceration for self or immediate family member and documentation reflecting family connection.

-If court documentation is unavailable, must provide other documentation substantiating arrest and/or period of incarceration.

Academically Related

- Seeking additional degree
- Change of major

Documentation Needed

-Completed SAP Academic Plan form signed by academic advisor.

Extenuating Circumstances

- Work conflict
- Military obligations

Documentation Needed

-Written statement explaining what has changed to enable you to perform better going forward.

-Other supporting documentation depending on situation.

NOTE: Additional supporting documentation may be requested after initial review.

Next Steps

Once a completed appeal and all supporting documentation is received by the Office of Financial Aid, a review of your individual circumstance will be conducted and a determination will be made.

Decisions will fall into one of four potential categories.

- 1) Approved without Academic Plan
- 2) Approved with Academic Plan
- 3) Denied
- 4) Administratively Denied

Decisions will be communicated to you via your Murray State University email. All decisions are final.

If your appeal is approved, you will be placed on probation for a minimum of one (1) semester or for the length of the academic

(14) "Residence" means the place of abode of a person and the place where the person is physically present most of the time for a noneducational purpose in accordance with Section 3 of this administrative regulation.

(15) "Student financial aid" means all forms of payments to a student if one (1) condition of receiving the payment is the enrollment of the student at an institution, and includes student employment

tional purpose or by an act performed as a matter of convenience.

(d) Mere physical presence in Kentucky, including living with a relative or friend, shall not be sufficient evidence of domicile and residency.

(e) A student or prospective student shall respond to all requests for information regarding domicile or residency requested by an institution.

(2) The following facts, although not conclusive, shall have probative value in their entirety and shall be individually weighted, appropriate to the facts and circumstances in each determination of residency:

(a) Acceptance of an offer of full-time employment or transfer to an employer in Kentucky or contiguous area while maintaining residence and domicile in Kentucky;

(b) Continuous physical presence in Kentucky while in a nonstudent status for the twelve (12) months immediately preceding the start of the academic term for which a classification of Kentucky residency is sought;

(c) 1. Filing a Kentucky resident income tax return for the calendar year preceding the date of application for a change in residency status; or

2. Payment of Kentucky withholding taxes while employed during the calendar year for which a change in classification is sought;

(d) Full-time employment of at least one (1) year while living in Kentucky;

(e) Attendance as a full-time, nonresident student at an out-of-state institution based on a determination by that school that the person is a resident of Kentucky;

(f) Abandonment of a former domicile or residence and establishing domicile and residency in Kentucky with application to or attendance at an institution following and incidental to the change in domicile and residency;

(g) Obtaining licensing or certification for a professional and occupational purpose in Kentucky;

(h) Payment of real property taxes in Kentucky;

(i) Ownership of real property in Kentucky, if the property was used by the student as a residence preceding the date of application for a determination of residency status;

(j) Marriage of an independent student to a person who was domiciled in and a resident of Kentucky prior to the marriage; and

(k) The extent to which a student is dependent on student financial aid in order to provide basic sustenance.

(3) Except as provided in subsection (4) of this section, the following facts, because of the ease and convenience in completing them, shall have limited probative value in a determination that a person is domiciled in and is a resident of Kentucky:

(a) Kentucky automobile registration;

(b) Kentucky driver's license;

(c) Registration as a Kentucky voter;

(d) Long-term lease of at least twelve (12) consecutive months of noncollegiate housing; and

(e) Continued presence in Kentucky during academic breaks.

(4) The absence of a fact contained in subsection (3) of this section shall have significant probative value in determining that a student is not domiciled in or is not a resident of Kentucky.

Sect on 11. Effect of a Change in Circumstances on Residency Status.(1) If a person becomes independent or if the residency status of a parent or parents of a dependent person changes, an institution shall reassess residency either upon a request by the student or a review initiated by the institution.

(2) Upon transfer to a Kentucky institution, a student's residency status shall be assessed by the receiving institution.

(3) A reconsideration of a determination of residency status for a dependent person shall be subject to the provisions for continuous enrollment, if applicable.

Sect on 12. Student Responsibilities. (1) A student shall report under the proper residency classification, which includes the following actions:

(a) Raising a question concerning residency classification;

(b) Making application for change of residency classification with the designated office or person at the institution; and

(c) Notifying the designated office or person at the institution immediately upon a change in residency.

(2) If a student fails to notify an institutional official of a change in residency, an institutional official may investigate and evaluate the student's residency status.

(3)(a) If a student fails to provide, by the date specified by the institution, information required by an institution in a determination of residency status, the student shall be notified by the institution that the review has been canceled and that a determination has been made.

(b) Notification shall be made by registered mail, return receipt requested.

(c) Notification shall be made within ten (10) calendar days after the deadline for receipt of materials has passed.

(4)(a) The formal hearing conducted by an institution and the final recommended order shall be a final administrative action with no appeal.

(b) Not be an employee in the same organizational unit as the residency appeals officer.

(3) An institution shall have written procedures for the conduct of a formal hearing that have been adopted by the board of trustees or regents, as appropriate, and that provide for:

(a) A hearing officer to make a recommendation on a residency appeal;

(b) Guarantees of due process to a student that include:

1. The right of a student to be represented by legal counsel; and

2. The right of a student to present information and to present testimony and information in support of a claim of Kentucky residency; and

(c) A recommendation to be issued by the hearing officer.

(4) An institution's formal hearing procedures shall be filed with the Council on Postsecondary Education and shall be available to a student requesting a formal hearing.

Sect on 15. Cost of Formal Hearings. (1) An institution shall pay the cost for all residency determinations including the cost of a formal hearing.

(2) A student shall pay for the cost of all legal representation. A student's cost of a formal hearing shall be determined by the institution.

Kentucky Department of Veterans Affairs Tuition Waiver

Tuition may be waived at any state-supported institution of higher education in Kentucky for those children, spouses and widow(er)s of Kentucky residents who, while serving in the armed forces or the Kentucky National Guard, were killed on active duty, who have died as a result of a service-connected disability, who are permanently and totally disabled, who were prisoners-of-war, or who have been declared missing-in-action. Dependents of living qualifying veterans must be between the ages of 17 and 26. Tuition fees are waived for up to 45 months, or until age 26, whichever comes first. Neither the age restriction nor the 45 month limitation applies to dependents of deceased veterans. For more information and to apply for this benefit, please visit the Kentucky Department of Veterans Affairs at: <http://veterans.ky.gov/Benefits/Pages/education.aspx>.

